

FILED
U.S. BANKRUPTCY COURT

2011 JAN 21 A 10:18

Certificate Number: 04174-NYS-CC-013231939
S.D. OF N.Y.



04174-NYS-CC-013231939

CERTIFICATE OF COUNSELING

I CERTIFY that on December 7, 2010, at 11:15 o'clock AM MST, Roy Den Hollander received from Take Charge America, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Southern District of New York, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by telephone.

Date: December 7, 2010 By: /s/Travis Caddell

Name: Travis Caddell

Title: Supervisor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).